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SECRETARY

## LOUISIANA FLOODPLAIN MANAGEMENT

# FACTSHEET

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## COMMUNITY RATING SYSTEM

Your community may already be implementing measures to qualify for a Community Rating System discount.

Most communities are unaware they are currently performing activities that qualify for CRS credit points, making the process a matter of documentation.

The CRS is an incentive Program to reward communities that reduce their risk of flooding and increase flood protection effectiveness *above and beyond* the minimum NFIP requirements.

A good source of basic information can be found on the FEMA website:

<http://training.fema.gov/EMIWeb/CRS/>

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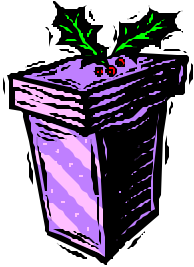
# NEW

Floodplain Management Bulletin on the Elevation Certificate on-line

FYI: The Floodplain Management *Bulletins* are now on line at the following website:

<http://www.fema.gov/fima/fpmbul.shtm>

## Addresses frequently asked questions about the National Flood Insurance Program (NFIP) ELEVATION CERTIFICATE



The term “**mitigation**” describes actions which can help reduce or eliminate your long-term risk from natural disasters. With mitigation, you can avoid losses and reduce your risk of becoming a disaster victim.

There are many *low-cost* mitigation measures you can take to protect yourself, your home, or your business from losses.

For Example:

- ☐ ***Move valuables and appliances out of the basement*** of your home or business if it is prone to flooding. This will increase the chance that your belongings will remain dry when a flood occurs.
- ☐ ***Have the main breaker or fuse box and the utility meters elevated*** above the anticipated flood level in your home or business, so that flood water won't damage your utilities.
- ☐ ***Buy flood insurance*** to cover the value of your home and its contents. Not only will it give you greater peace of mind, but it will also greatly speed your recovery if a flood occurs. To learn more about flood insurance, contact your insurance company or agent, or call 1-800-427-4661.

HAZARD MITIGATION WORKS, AND IT CAN SAVE YOU MONEY. IT HELPS PROTECT YOUR FAMILY, YOUR BUSINESS AND YOUR PROPERTY FROM THE EFFECTS OF NATURAL DISASTERS.

# WALKER

is known as the

## ***PINE TREE CAPITAL***

of the world !



## S<sub>ubstantial</sub> D<sub>amage</sub> and I<sub>mprovement</sub> R<sub>egulations</sub>

What happens when community residents incur substantial damage to their homes, including manufactured homes? Or, when the owner wishes to make a substantial improvement (such as an addition) to an existing structure? Substantial damage may also occur from fire, wind, tornado, hail or a combination of sources. Substantial improvement likewise may be a combination of repair, renovation, or additions.

If the cost of improvements or the cost to repair the damages exceeds *50 percent of the market value of the building*, the building must be retrofitted and brought up to current

floodplain management standards. The state NFIP coordinating agency or FEMA regional staff can provide assistance with these issues.

Communities participating in the NFIP have certain responsibilities involving permitting substantial improvements and the repair and reconstruction of "substantially damaged" buildings. Substantially damaged buildings in coastal parishes may have to meet additional rules. After a flood or other cause of damage, the local administrator must be involved in reviewing permit applications for buildings that have been damaged.



# FEMA



## LOUISIANA FLOOD FORUMS

**FEMA/DHS & the State of Louisiana  
are planning to conduct four (4) Flood Forums this fiscal year.**

**Locations Sites will be:      Orleans Parish - Jefferson Parish  
   St. Tammany Parish - E.B.R. Parish**

**Tentative Dates:      March, April, and May, 2005**

**WEBSITE INFORMATION: [www.fema.gov/nfip/wshops.shtm](http://www.fema.gov/nfip/wshops.shtm)**

This forum has been designed for insurance agents, adjusters, insurance company staff, mortgage loan officers and staff, realtors, appraisers, surveyors, state and local officials, business owners, and all other interested citizens. It is geared to information regarding recent changes in public policy and how the NFIP can benefit the insurance industry.



We wish all of you,  
**MERRY CHRISTMAS**  
**&**  
**HAPPY NEW YEAR**

**Cindy, Sandra, Pam, Lorie**

# FLOOD INSURANCE REFORM ACT of 2004

[summary from ASFPM website]

On June 30, 2004, President George W. Bush signed into law the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004. The reforms covered by the Act include measures to address repetitive losses that ASFPM has tracked for several years. The Act also reauthorizes the NFIP until September 30, 2008.

The Act originated in the House under the leadership of Rep. Doug Bereuter (R-NE) and Rep. Earl Blumenauer (D-OR). The Senate version (S. 2238), which became the final Act, was accompanied by Senate Report 108-262 with explanatory text and other matters. Senator Jim Bunning (R-KY), Senator Paul Sarbanes (D-MD), and Senator Richard Shelby (R-AL) provided Senate leadership.

The main focus of the Act is to augment the existing Flood Mitigation Assistance Program in three ways. Additional funding and mechanisms will focus mitigation efforts on “severe” repetitive loss structures that result in a disproportionate amount of claims to the National Flood Insurance Fund. Importantly, the funds are all derived from the NFIP which clearly recognizes that the NFIP and policyholders, rather than taxpayers as a whole, are the primary beneficiaries of the added mitigation elements.

Broadly put, the overall purposes of the Reform Act of 2004 are:

1. To help people who have experienced serious and repetitive flood damage to solve their problems with financial assistance from the NFIP in partnership with communities and states;
2. To end the abuses by those who misuse the program causing all policyholders to pay more for flood insurance; and
3. To improve consumer understanding and rights of NFIP policyholders.

## ADDITIONALLY:

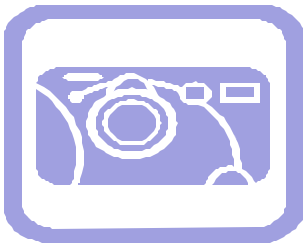
FEMA, IN COOPERATION WITH STATE INSURANCE REGULATORS, THE INSURANCE INDUSTRY, AND OTHER INTERESTED PARTIES, IS TO **ESTABLISH MINIMUM TRAINING AND EDUCATION REQUIREMENTS FOR INSURANCE AGENTS**

(REQUIREMENTS TO BE PUBLISHED IN THE *FEDERAL REGISTER* BY DECEMBER 30, 2004.)

Download the Reform Act of 2004 and the S. Report 108-262 at [www.floods.org](http://www.floods.org).



**ASFPM  
29<sup>th</sup> ANNUAL  
CONFERENCE  
June 12-17, 2005  
Madison, Wisconsin  
[www.floods.org](http://www.floods.org)**



## ***SNAP SHOT IN TIME***



When the National Flood Insurance Program was conceived, the federal government implemented a program to create maps which could be used as guidelines to determine areas which are prone to flooding in order to rate structures for insurance purposes. In the years that followed, more detailed maps were produced giving base flood elevations (BFE) for the 1% chance flood. This made the Flood Insurance Rate Maps (FIRM) better suited to use as a tool for Floodplain Management Programs.

**The problem with the FIRM is that it represents the community's Special Flood Hazard Areas (SFHA) as a SNAP SHOT IN TIME. The FIRM is passive while the community is dynamic. As growth occurs, the properties of your SFHAs change. As the community official, it is your responsibility to incorporate the impact of growth into the information on the FIRM.**

***FIRMS SHOULD NOT BE USED AS THE ONLY TOOL TO DETERMINE the BASE FLOOD ELEVATION, ESPECIALLY IN RAPIDLY GROWING COMMUNITIES.***

Without detailed engineering studies, determining the impact of growth is only a guessing game. However, there are steps a community can take to help compensate for growth.

For example, freeboard in the SFHA is always a good starting place. Freeboard raises the required BFE and can help compensate for some new development, along with discounted premiums for structures in the SFHA. Freeboard in B, C and/or X zones can also help compensate for growth. Something as simple as a requirement of building above the crown of the road can help stop flood damages.

For communities with substantial growth, a wise investment would be to complete an engineering study, at least in the area of growth, and submit it to FEMA for a map revision.

For unnumbered A zones, 44 CFR Section 60.3(B)(3) requires that ***all new subdivision proposals and other proposed development (including proposals for manufactured home parks and subdivisions) greater than 50 lots or 5 acres, whichever is less, include within such proposals base flood elevation data.*** Simply stated, it is required that BFEs are generated for areas of unnumbered A zones when large developments are permitted.

Your FIRM is a SNAP SHOT IN TIME. It is only a guideline for implementing your Floodplain Management Program. You, as administrator, need to be aware of this and re-act accordingly. As your community changes, so should the requirements to protect the citizens of your community from flooding.

# GARAGES



## “ATTACHED” Garages . . .

are connected to the existing structure and for floodplain management purposes are treated *as enclosures below the base flood elevation (bfe)*.

New (post-FIRM) construction [*a garage attached to the main structure*] is exempt from the elevation requirement in Section 60.3(c)(3) **if it is used solely** for parking, building access, or limited storage **AND** if it meets the following requirements:

NO machinery or equipment which services a building such as furnaces, air conditioners, heat pumps, hot water heaters, washers, dryers, elevator lift equipment, electrical junction and circuit breaker boxes, or food freezers; are permitted below the base flood elevation;

ALL interior wall, floor and ceiling materials located below the base flood elevation must be unfinished and resistant to flood damage; and

The walls of any enclosed area below the base flood elevation must be constructed in a manner to prevent flotation, collapse, and lateral movement of the structure, and

meet the opening requirements in Section 60.3(c)(5).



## “DETACHED” Garages

In cases of new (post-FIRM) construction, a garage detached from an existing structure is exempt from the elevation requirement in Section 60.3(c)(3) **if it constitutes a minimal investment**, and if, at a minimum, the following conditions are met:

use of the garage must be restricted to parking and limited storage; and

the garage must be unfinished and built using flood damage resistant material; and

the garage must be adequately anchored to prevent flotation, collapse, and lateral movement of the structure; and

the size shall not exceed 500 square feet; and

must meet the opening requirements in Section 60.3(c)(5); and

any mechanical and utility equipment in the garage must be elevated to or above the base flood elevation; and

the garage must comply with floodway encroachment provisions in Section 60.3(c)(10) or (d)(3).



## **Our goal is flood loss reduction . . .**

We are here to provide any guidance needed to assure that NFIP regulations are carried out and violations prevented.

If you or someone you know would like to receive future copies of this newsletter please contact our office:

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